

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for a financial planning competition, the method comprising the steps of:

during a first phase of competition, generating, by a financial planning organization, a client profile, wherein the client profile includes at least one of: client name, marital status, date of birth, a social security number, state of residence, citizenship, health status, number of dependent children, employment, relationship information, background information, financial goal information, and asset information;

providing the client profile to a plurality of teams;

receiving a written financial plan which includes personal information relating to a client, a goal summary, an analysis of client financial planning subject area, and recommendations from each of said plurality of teams, wherein the financial plan ~~configured to achieve~~ achieves a predetermined client goal based upon the client profile;

reviewing, by a third party judge, each financial plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses ~~predetermined financial planning criteria, wherein the third party judge assigns~~

assigning award points to each plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed, and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses; and

selecting a subset of the plurality of teams to participate in a second phase of competition based on the award points.

2. (previously presented) The method of claim 1 further comprising the steps of:
  - during the second phase of the competition, generating, by the financial planning organization, a revised client profile based on the client profile;
  - providing the revised client profile to the subset of the plurality of teams;
  - within a predetermined amount of time, receiving a revised financial plan from each of the subset of the plurality of teams, the revised financial plan configured to achieve at least one predetermined client goal based upon the revised client profile; and
  - reviewing, by a third party judge, each revised financial plan based on predetermined financial planning criteria, wherein the third party judge assigns a second phase award points to each revised plan.
3. (original) The method of Claim 2, the client profile being based upon a fictitious client profile.
4. (currently amended) The method of Claim 3, the written financial plan further including calculations based on ~~the client profile~~, a predetermined appearance and format, predetermined financial planning concepts and financial plan recommendations to achieve the at least one predetermined client goal.
5. (original) The method of Claim 4, the award points and the revised award points being assigned according to each plan's analysis of net worth information, total educational costs information, total qualified assets at retirement information, cash flow information, risk management information, investment planning information, income tax planning information, retirement planning information, education planning information and estate planning information.
6. (previously presented) The method of claim 2 further comprising the step of selecting, during a third phase of the competition, a predetermined number of the subset of the plurality of teams to participate in a third phase of competition based on the second phase award points to each revised plan.

7. (previously presented) The method of claim 6 further comprising the steps of allowing the financial planning organization to generate a predetermined number of categories having corresponding questions, allowing each of the predetermined number of the subset of the plurality of teams to select a question and allowing each of the predetermined number of the subset of the plurality of teams to answer the question, and awarding question points to each of the predetermined number of the subset of the plurality of teams having selected a correct answer, subtracting question points otherwise.
8. (original) The method of claim 7, the questions corresponding to financial planning concepts.
9. (previously presented) The method of Claim 8, further comprising the step of requiring each of the predetermined number of the subset of the plurality of teams to successively answer questions until one of the of the predetermined number of the subset of the plurality of teams is declared a winner by at least one reviewer.
10. (currently amended) A machine-readable medium having stored thereon a plurality of instructions, said plurality of instructions when executed by a processor, cause said processor to perform a method A-method for providing a financial planning competition having a first phase, the first phase comprising the step of establishing a first phase written competition by a financial planning organization, the first phase further comprising the steps of:
  - allowing the financial planning organization to generate a first client profile, wherein the client profile includes at least one of: a client name, marital status, date of birth, a social security number, state of residence, citizenship, health status, number of dependent children, employment, relationship information, background information, financial goal information, and asset information;
  - assigning the first client profile to a plurality of teams to prepare a written financial plan, which includes personal information relating to a client, a goal summary,

an analysis of client financial planning subject area, and recommendations to achieve a predetermined client goal; ;

receiving the written financial plan from each of the plurality of teams by the financial planning organization; ;

reviewing, by receiving a review of the written financial plan from a third party judge, the written financial plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses, wherein the third party judge assigns

assigning award points based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses the written financial plan ; and

selecting at least one first phase competition winner based on the written award points.

11. (previously presented) The method of Claim 10 further comprising the step of establishing a second phase oral competition by the financial planning organization, the second phase competition further comprising the steps of selecting a subset of the plurality of teams based on the written award points to participate in the second phase, introducing a second client profile to each of the subset of the plurality of teams and, within a predetermined amount of time, directing each of the subset of the plurality of teams to prepare a presentation corresponding to the second client profile to achieve at least one predetermined client goal, allowing each of the subset of the plurality of teams to communicate the presentation to the financial planning organization, judging each presentation based on predetermined financial planning criteria, assigning presentation

award points, and selecting a second phase winner based on cumulative presentation award points.

12. (previously presented) The method of Claim 11, the step of allowing each of the subset of the plurality of teams to communicate the presentation to the financial planning organization being executed over a computer network.
13. (original) The method of Claim 12, the computer network being the Internet.
14. (original) The method of Claim 11, the first and second client profiles being based upon a fictitious client fact pattern.
15. (original) The method of Claim 11, the first client profile being factually different than the second client profile.
16. (previously presented) The method of Claim 15, the written financial plan further including calculations based on the first client profile, a predetermined appearance and format, predetermined financial planning concepts and financial plan recommendations to achieve the predetermined client goal.
17. (original) The method of Claim 16, further comprising the step of awarding each first phase winner a corresponding prize.
18. (original) The method of Claim 17, the corresponding prize being a scholarship.
19. (original) The method of Claim 18, the corresponding prize being a cash prize.
20. (previously presented) The method of Claim 11, the step of allowing each of the subset of the plurality of teams to communicate the presentation to the financial planning organization being executed orally by at least one member from each of the subset of the plurality of teams.

21. (previously presented) The method of Claim 11, the step of allowing each of the subset of the plurality of teams to communicate the presentation to the financial planning organization further including a discussion of calculations based on the first client profile, a predetermined appearance and format, predetermined financial planning concepts and financial plan recommendations to achieve the predetermined client goal.
22. (original) The method of Claim 21, further comprising the step of awarding each second phase winner a corresponding prize.
23. (original) The method of Claim 22, the corresponding prize being a scholarship.
24. (original) The method of Claim 23, the corresponding prize being a cash prize.
25. (previously presented) The method of Claim 11 further comprising the step of establishing a third phase financial planning knowledge-based competition by a financial planning organization, the third phase competition further comprising the steps of generating a predetermined number of financial planning categories having corresponding questions, allowing one of the subset of the plurality of teams to select a particular question, having each of the subset of the plurality of teams answer the particular question, awarding third phase points to each of the subset of the plurality of teams having selected a correct answer to the particular question and subtracting third phase points otherwise, and allowing each of the subset of the plurality of teams to successively answer questions until one of the subset of the plurality of teams is declared a winner based on cumulative third phase points.
26. (original) The method of Claim 25, further comprising the step of awarding each third phase winner a corresponding prize.
27. (original) The method of Claim 26, the corresponding prize being a scholarship.

28. (original) The method of Claim 27, the corresponding prize being a cash prize.
29. (currently amended) ~~The method of claim 1, further comprising: A system for hosting a financial planning competition by a financial planning organization, the system comprising the steps of:~~  
~~hosting a first phase competition, the first phase competition further comprising:~~  
~~generating a client profile;~~  
~~— providing the client profile to a plurality of teams;~~  
~~receiving a financial plan from each of the plurality of teams, the financial plan configured to achieve a predetermined client goal based upon the client profile; and~~  
~~reviewing, by a third party judge, each financial plan based on predetermined financial planning criteria, wherein the third party judge assigns award points to each plan;~~  
~~hosting a second phase competition, the second phase competition further comprising:~~  
~~selecting a subset of the plurality of teams to participate in the second phase of competition based on the award points;~~  
~~generating a revised client profile based on the client profile, the revised client profile being factually different than the client profile;~~  
~~providing the revised client profile to the subset of the plurality of teams;~~  
~~receiving a revised financial plan from each of the subset of the plurality of teams, the revised financial plan configured to achieve the predetermined client goal based upon the revised client profile; and~~  
~~reviewing, by a third party judge, each revised financial plan based on the predetermined financial planning criteria, wherein the third party judge assigns a second phase award points to each revised plan.~~
30. (original) The method of claim 29 further comprising the step of hosting a third phase competition, the third phase competition further comprising the step of selecting a predetermined number of the subset of the plurality of teams to participate in a third phase of competition based on the second phase award points.

31. (previously presented) The method of claim 30 further comprising the steps of allowing the financial planning organization to generate a predetermined number of categories having corresponding questions, allowing each of the predetermined number of the subset of the plurality of teams to select a question and allowing each of the predetermined number of the subset of the plurality of teams to answer the question, and awarding question points to each of the predetermined number of the subset of the plurality of teams having selected a correct answer, subtracting question points otherwise.
32. (original) The method of claim 31, the questions corresponding to financial planning concepts.
33. (previously presented) The method of Claim 31, further comprising the step of requiring each of the predetermined number of the subset of the plurality of teams to successively answer questions until one of the predetermined number of the subset of the plurality of teams is declared a winner by at least one reviewer.
34. (previously presented) The method of Claim 29, the written financial plan further including calculations based on the client profile, a predetermined appearance and format, predetermined financial planning concepts and financial plan recommendations to achieve the predetermined client goal.
35. (original) The method of Claim 29, the award points and the revised award points being assigned according to each plan's analysis of net worth information, total educational costs information, total qualified assets at retirement information, cash flow information, risk management information, investment planning information, income tax planning information, retirement planning information, education planning information and estate planning information.